

Amendments to the Claims:

The listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (currently amended) A transaction processing system comprising an interface for receiving authorisation requests, an interface for transmitting authorisation outputs, and a processing means comprising means for determining from authorisation request data if the system output should be positive or negative, characterised in that the processing means comprises:

 a setup means comprising means for storing transaction conditions associated with particular customers, and

 authorisation means for dynamically retrieving a transaction condition associated with the customer of each authorisation request on a per-transaction basis and for applying said conditions to the authorisation request;

wherein the setup means comprises an interface comprising means for allowing each customer to define said conditions.

2. (cancelled)

3. (currently amended) The A-transaction processing system as claimed in claim 12, wherein said interface comprises a Web server.

4. (currently amended) The A-transaction processing system as claimed in claim 1, wherein the setup means comprises means for storing predefined template conditions, and for allowing a customer to select predefined template conditions for his or her card.

5. (currently amended) The A-transaction processing system as claimed in claim 4, wherein the setup means comprises a fraud manager interface comprising means for allowing a fraud manager with access control to define said template conditions.

6. (currently amended) The A-transaction processing system as claimed in claim 4 wherein the predefined template condition comprises specific placeholders for conditions, values and logical operators.

7. (currently amended) The A-transaction processing system as claimed in claim 4 wherein the setup means comprises input means for allowing a customer to input customer specified parameters to the predefined template conditions.

8. (currently amended) The A-transaction processing system as claimed in claim 4, wherein each template comprises an associated action which is the action to be taken if, upon evaluation, the template condition evaluates to "true".

9. (currently amended) The A-transaction processing system as claimed in claim 1, wherein at least some of the conditions are in the form of program code rules.

10. (currently amended) The A-transaction processing system as claimed in claim 9, wherein the setup means comprises means for maintaining a rule database.

11. (currently amended) The A-transaction processing system as claimed in claim 10, wherein the rule database comprises means for storing rules in a format which is indexed on a particular customer or customer card number.

12. (currently amended) The A-transaction processing system as claimed in claim 11, wherein said rules comprise system, product and customer rules.

13. (currently amended) The A-transaction processing system as claimed in claim 10, wherein said rules are stored in a format which does not require parsing of logical string-based expressions for processing.

14. (currently amended) The A-transaction processing system as claimed in claim 1,

wherein the authorisation means comprises means for automatically transmitting a notification to a customer under control of the conditions.

15. (currently amended) The ~~A~~-transaction processing system as claimed in claim 14, wherein the authorisation means comprises means for receiving confirmation of authorisation from a customer in response to a notification.

16. (currently amended) The ~~A~~-transaction processing system as claimed in claim 1, wherein the authorisation means comprises means for successively applying system-level, card product-level, and the customer conditions upon receipt of an authorisation request.

17. (currently amended) The ~~A~~-transaction processing system as claimed in claim 1, wherein the authorisation request interface comprises a network interface for interfacing with a card payment network.

18. (currently amended) The ~~A~~-transaction processing system as claimed in claim 17, wherein the authorisation request interface comprises a network interface for interfacing with an issuer front end system.

19. (currently amended) The ~~A~~-transaction processing system as claimed in claim 17, wherein the output interface further comprises a card management system interface for interfacing with an issuer card management system.

20. (currently amended) The ~~A~~-transaction processing system as claimed claim 17, wherein the network interface comprises means for communicating over TCP/IP, X.25, Serial, Modem, SNA or any other communication format.

21. (currently amended) The ~~A~~-transaction processing system as claimed in claim 17, wherein the network interface comprises means for converting received messages into a general standard data format.

22. (currently amended) The ~~A~~-transaction processing system as claimed in claim 21, wherein the network interface comprises a communication header module for converting received messages into a standardised data sequence of bytes.

23. (currently amended) The ~~A~~-transaction processing system as claimed in claim 19, wherein the card management system interface comprises a protocol header module comprising means for converting a standardised sequence of bytes received from the network interface into an internal format for processing.

24. (currently amended) The ~~A~~-transaction processing system as claimed in claim 19, wherein the card management system interface comprises a protocol header module comprising means for converting a standardised sequence of bytes received from a communications header module into an internal format for processing.

25. (currently amended) The ~~A~~-transaction processing system as claimed in claim 22, wherein the communication header and the protocol header modules comprise means for sequentially checking for, receiving, converting and routing messages and data.

26. (currently amended) The ~~A~~-transaction processing system as claimed in claim 17, wherein the communication header and protocol header modules comprise means for routing transaction requests and responses between the card payment network and card management system.

27. (currently amended) The ~~A~~-transaction processing system as claimed in claim 10, wherein the setup means comprises means for updating the rules database in real time.

28. (currently amended) The ~~A~~-transaction processing system as claimed in claim 1, wherein the authorisation means comprises means for automatically transmitting a notification to a fraud manager if a possible fraud is detected.

29. (currently amended) The ~~A~~-transaction processing system as claimed in claim 1,

wherein the authorisation means comprises means for automatically transmitting a notification to a customer if a possible fraud is detected.

30. (currently amended) The A-transaction processing system as claimed in claim 1, wherein the authorisation means comprises means for automatically transmitting a notification to a customer if an authorisation request is rejected.

31. (currently amended) The A-transaction processing system as claimed in claim 1, wherein the authorisation means comprises means for automatically transmitting a notification to a customer if a request is authorised, allowing a customer to maintain a local log of authorised requests.

32. (currently amended) The A-transaction processing system as claimed in claim 1, wherein the setup means comprises means for controlling customer activation of a card.

33. (currently amended) The A-transaction processing system as claimed in claim 32, wherein said controlling means comprises an on-line banking interface.

34. (currently amended) The A-transaction processing system as claimed in claim 32, wherein said controlling means comprises an ATM interface.

35. (currently amended) The A-transaction processing system as claimed in claim 17, wherein the authorisation means comprises means for receiving a cardholder request that a card be deactivated.

36. (currently amended) The A-transaction processing system as claimed in claim 35, wherein said means comprises means for receiving an SMS from a cardholder.

37. (original) A computer program product comprising software for completing a transaction processing system as claimed in claim 1 when executing on a digital computer.

38. (original) A transaction processing method carried by a verification system, and comprising the steps of (i) receiving a transaction condition associated with a customer; (ii) writing said condition to a condition database also storing conditions associated with other customers; (iii) receiving a transaction authorisation request from a transaction network; (iv) processing said received authorisation request by dynamically retrieving a condition associated with the customer of the authorisation request on a per transaction basis; (v) applying said condition and determining from the authorisation request data if the requested transaction should be approved or denied.